

Jason A. Pollack, 1792 Bell Tower Lane; Weston, FL 33326

Ambriz Landscaping, 28955 N. Lemon Rd; Mundelein, IL 60060.

Aurora Loan Services 601 5Th Avenue Scottsbluff, NE 69361-3541

Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075

Chase 2000 Marcus Avenue New Hyde Park, NY 11042

Chase Bank Usa, Na 201 N. Walnut St//Del-1027 Wilmington, DE 19801

Citibank Sd, Na P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500

Hsbc Neiman Marcus PO Box 15221 Wilmington, DE 19850

National City Bank-1 Cascade Plaza Akron, OH 44305

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 2 of 42 Scotts LawnService,

Scotts LawnService, PO BOX 388 Marysville, OH 43040.

Universal/citibank S 8787 Baypines Jacksonville, FL 32201

Wells Fargo Home Mor 4680 Hallmark Parkway X0701-01K San Bernardino, CA 92407 Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 3 of 42

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:		Bankruptcy Case Number:
Alexan	der Shakhnis	
		VERIFICATION OF CREDITOR MATRIX
		Number of Creditors:
The about		hereby verifies that the list of creditors is true and correct to the best of my (our)
Dated:	11/4/2009	s/ Alexander Shakhnis
		Alexander Shakhnis
		Debtor

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Official Form 1 (04/07) Document Page 4 of 42

United State Northern	t	Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle Shakhnis, Alexander	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			s used by the Joint Debt I, maiden, and trade nan		ars
Last four digits of Soc. Sec./Complete EIN or other Tax state all): 0743	s I.D. No. (if more than one,	Last four digits state all):	of Soc. Sec./Complete I	EIN or other Tax I	.D. No. (if more than one,
Street Address of Debtor (No. & Street, City, and State 333 Larkspur Dr.):	Street Address of	of Joint Debtor (No. & S	Street, City, and St	tate):
Highland Park, IL	ZIP CODE 60035	-		İ	ZIP CODE
County of Residence or of the Principal Place of Busin		County of Resid	ence or of the Principal	Place of Business	s:
Lake Mailing Address of Debtor (if different from street add	ress):	Mailing Address	s of Joint Debtor (if diffe	erent from street a	address):
Г	ZIP CODE	1			ZIP CODE
Location of Principal Assets of Business Debtor (if diffe	rent from street address above):				
	NI 4 CD				ZIP CODE
Type of Debtor (Form of Organization)	Nature of Bus (Check one box)	siness		of Bankruptcy Petition is Filed	Code Under Which (Check one box)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) ———————————————————————————————————	Health Care Business Single Asset Real Estate as defined U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity		Chapter 7		Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Debts e box) Debts are primarily
	plicable) t organization Jnited States venue Code.)	debts, defined in § 101(8) as "individual prima personal, family hold purpose."	curred by an arily for a	business debts.	
Filing Fee (Check one b	ox)	Chook one		napter 11 Debto	rs
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to signed application for the court's consideration cert unable to pay fee except in installments. Rule 100€ ☐ Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration) 	Debtor Debtor Check if: Debtor insider Check all a	 □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes □ A plan is being filed with this petition 			
Statistical/Administrative Information		of cred	litors, in accordance wit	1	CE IS FOR COURT USE ONLY
☐ Debtor estimates that funds will be available for d ☐ Debtor estimates that, after any exempt property is expenses paid, there will be no funds available for	rs.		IIISSIA	RELETOR COURT CSE ONLY	
Estimated Number of Creditors 1- 50- 100- 200- 1,000-	5,001- 10,001- 25,0	001- 50,001-	Over		
49 99 199 999 5,000	000 100,000	100,000			
Estimated Assets \$10,000 to	\$100,000 to \$1 mill: \$1 million \$100 m	ion to	More than \$100 milli	ion	
Estimated Liabilities \$0 to \$50,000 \$50,000 to \$100,000	\$100,000 to \$1 million \$100 m		More than \$100 milli	ion	

Ca Official Form 1 (0	ase 09-42072 Doc 1 Filed 11/05 ^{04/07)} Documer		Desc Main FORM B1, Page 2		
Voluntary Petit (This page must l	ion be completed and filed in every case)	Name of Debtor(s): Alexander Shakhnis			
	All Prior Bankruptcy Cases Filed Within	n Last 8 Years (If more than two, attach additional sheet.))		
Location Where Filed:	IONE	Case Number:	Date Filed:		
Location Where Filed:	OTE	Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partn	ner or Affiliate of this Debtor (If more than one, attach a	dditional sheet)		
Name of Debtor: NONE		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10Q) with the Securi	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and ties and Exchange Commission pursuant to Section 13 or 15(d) hange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is whose debts are primarily cor. I, the attorney for the petitioner named in the foregon have informed the petitioner that [he or she] may prospect 12, or 13 of title 11, United States Code, and have available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	nsumer debts) oing petition, declare that I oceed under chapter 7, 11, explained the relief		
Exhibit A is att	ached and made a part of this petition.	X /s/ O. Allan Fridman	11/4/2009		
		Signature of Attorney for Debtor(s) O. Allan Fridman	Date 6274954		
	every individual debtor. If a joint petition is filed, each spouse completed and signed by the debtor is attached and made a part on:				
	also completed and signed by the joint debtor is attached and m	nade a part of this petition.			
		egarding the Debtor - Venue			
⊿	(Check Debtor has been domiciled or has had a residence, principal p preceding the date of this petition or for a longer part of such	k any applicable box) blace of business, or principal assets in this District for 180 of 180 days than in any other District.	lays immediately		
	There is a bankruptcy case concerning debtor's affiliate. generation	ral partner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal has no principal place of business or assets in the United State this District, or the interests of the parties will be served in reg	es but is a defendant in an action or proceeding [in a federal			
		Resides as a Tenant of Residential Property all applicable boxes.)			
	Landlord has a judgment against the debtor for possession of o	debtor's residence. (If box checked, complete the following)			
		(Name of landlord that obtained judgment)			
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there entire monetary default that gave rise to the judgment for poss		ted to cure the		
	Debtor has included in this petition the deposit with the court filing of the petition.	of any rent that would become due during the 30-day perio	d after the		

Case 09-42072 Doc 1 Filed 11/05/09 Official Form 1 (04/07) Document	Page 6 of 42 Page 3 Portage 3							
Voluntary Petition	Name of Debtor(s):							
(This page must be completed and filed in every case)	Alexander Shakhnis							
Signatures								
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative							
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.							
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)							
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.							
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.							
X s/ Alexander Shakhnis	X Not Applicable							
Signature of Debtor Alexander Shakhnis	(Signature of Foreign Representative)							
N. N. A. a. P. a. I.								
X Not Applicable Signature of Joint Debtor	(Printed Name of Foreign Representative)							
Telephone Number (If not represented by attorney)								
11/4/2009	Date							
Date								
Signature of Attorney	Signature of Non-Attorney Petition Preparer							
X _/s/ O. Allan Fridman	I de les anderes de construir de la California de la Cali							
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have							
O. Allan Fridman, 6274954	provided the debtor with a copy of this document and the notices and information							
Printed Name of Attorney for Debtor(s) / Bar No.	required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor							
O. Allan Fridman	notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B							
Firm Name	is attached.							
555 Skokie Blvd. Suite 500								
Address	Not Applicable							
Northbrook, IL 60062	Printed Name and title, if any, of Bankruptcy Petition Preparer							
0.47 413 0700								
847-412-0788 847-412-0898 Telephone Number	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or							
11/4/2009	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)							
Date								
Signature of Debtor (Corporation/Partnership)	Address							
I declare under penalty of perjury that the information provided in this petition is true	Maros							
and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Not Applicable							
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date							
X Not Applicable	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or							
X Not Applicable Signature of Authorized Individual	partner whose social security number is provided above.							
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:							
Title of Authorized Individue	If more than one person prepared this document, attach additional sheets conforming							
Title of Authorized Individual	to the appropriate official form for each person. A bankruptcy petition preparer 's failure to comply with the provisions of title 11 and							
Date	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.							

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 7 of 42

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Alexander Shakhnis	Case No.
Debtor	(if known)
EXHIBIT D - INDIVIDUAL DEBTOR'S STATE CREDIT COUNSELING RE	
Warning: You must be able to check truthfully one of counseling listed below. If you cannot do so, you are not eligidismiss any case you do file. If that happens, you will lose wh will be able to resume collection activities against you. If your bankruptcy case later, you may be required to pay a second fit to stop creditors' collection activities.	ble to file a bankruptcy case, and the court can natever filing fee you paid, and your creditors r case is dismissed and you file another
Every individual debtor must file this Exhibit D. If a joint pe a separate Exhibit D. Check one of the five statements below and a	
1. Within the 180 days before the filing of my bank counseling agency approved by the United States trustee or bankre for available credit counseling and assisted me in performing a relative from the agency describing the services provided to me. Attach a correpayment plan developed through the agency.	uptcy administrator that outlined the opportunities ated budget analysis, and I have a certificate
2. Within the 180 days before the filing of my bank counseling agency approved by the United States trustee or bankrufor available credit counseling and assisted me in performing a relacertificate from the agency describing the services provided to me. agency describing the services provided to you and a copy of any agency no later than 15 days after your bankruptcy case is filed.	uptcy administrator that outlined the opportunities ated budget analysis, but I do not have a . You must file a copy of a certificate from the
3. I certify that I requested credit counseling services obtain the services during the five days from the time I made my remerit a temporary waiver of the credit counseling requirement so I accompanied by a motion for determination by the court.] [Summar	equest, and the following exigent circumstances can file my bankruptcy case now. [Must be
If the court is satisfied with the reasons stated in your your request. You must still obtain the credit counseling brief bankruptcy case and promptly file a certificate from the agenc copy of any debt management plan developed through the age can be granted only for cause and is limited to a maximum of within the 30-day period. Failure to fulfill these requirements recourt is not satisfied with your reasons for filing your bankrup counseling briefing, your case may be dismissed.	ing within the first 30 days after you file your by that provided the briefing, together with a ency. Any extension of the 30-day deadline 15 days. A motion for extension must be filed may result in dismissal of your case. If the
4. I am not required to receive a credit counseling bristatement.] [Must be accompanied by a motion for determination by	y the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) mental deficiency so as to be incapable of realizing and mesponsibilities.);	
Disability. (Defined in 11 U.S.C. § 109(h)(4) unable, after reasonable effort, to participate in a credit conthrough the Internet.);	

☐ Active military duty in a military combat zone.

Case 09-4207 Official Form 1, Exh		Filed 11/05/09 Document cont.	Entered 11/05/09 23:43:5 Page 8 of 42	57 Desc Main			
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.							
I certify under penalty of perjury that the information provided above is true and correct.							
Signature of Debtor:	s/ Alexander Alexander Sh						
Date: 11/4/2009							

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 9 of 42

FORM B6A (10/05)

n re:	Alexander Shakhnis	Case No.	
	Debtor		(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
18001 Collins Ave, Unit 1610 Sunnyisle Beach, Florida	Fee Owner	J	\$ 245,000.00	\$ 332,210.00
333 Hubbard St Unit 2k, Chicago, IL 60610	Fee Owner		\$ 306,000.00	\$ 315,000.00
333 Larkspur Dr., Highland Park, IL 60035, property owned jointly with Debotr spouse as tenants in the entitrety Debtor is on title but not on the mortgage	Fee Owner	J	\$ 602,000.00	\$ 624,300.00
	Total	>	\$1,153,000.00	

(Report also on Summary of Schedules.)

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 10 of 42

FormB6B (10/05)

n re	Alexander Shakhnis		Case No.	
		Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		20		20.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		chase Checking account	J	1,000.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Harris Bank	J	1,500.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		General Household Goods, three bedroom sets, living room furniture, Dining room furniture, 3 television. stero, DVD payer		1,000.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	х			
6. Wearing apparel.		neccessary wearing apparel		0.00
7. Furs and jewelry.		wedding, watch		300.00
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 11 of 42

Form B6B-Cont. (10/05)

In re	Alexander Shakhnis	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
 Other liquidated debts owed to debtor including tax refunds. Give particulars. 	X			
 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Sabb 93 33,000 miles		15,375.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Х			
31. Animals.	Х			

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 12 of 42

Form B6B-Cont. (10/05)

In re	Alexander Shakhnis	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 19,195.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 13 of 42

Official Form 6C (04/07)

In re	Alexander Shakhnis	Case No.	
	Debtor	.,	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check one box)	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
20	735 ILCS 5/12-1001(b)	20.00	20.00
333 Larkspur Dr., Highland Park, IL 60035, property owned jointly with Debotr spouse as tenants in the entitrety Debtor is on title but not on the mortgage	§750 ILCS 65-22	0.00	602,000.00
chase Checking account	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
General Household Goods, three bedroom sets, living room furniture, Dining room furniture, 3 television. stero, DVD payer	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
neccessary wearing apparel	735 ILCS 5/12-1001(a),(e)	0.00	0.00
wedding, watch	735 ILCS 5/12-1001(b)	300.00	300.00

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 14 of 42

Official Form 6D (10/06)

In re Alex	ander Shakhnis	Case No.	
· · · · · · · · · · · · · · · · · · ·	Dobtor	-	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5115 Aurora Loan Services 601 5Th Avenue Scottsbluff, NE 69361-3541			Deed of Trust 18001 Collins Ave, Unit 1610 Sunnyisle Beach, Florida VALUE \$245,000.00				275,250.00	30,250.00
ACCOUNT NO. 3900 Chase 2000 Marcus Avenue New Hyde Park, NY 11042			Statutory Lien 2007 Sabb 93 33,000 miles VALUE \$15,375.00				17,802.00	2,427.00
ACCOUNT NO. 6160 National City Bank- 1 Cascade Plaza Akron, OH 44305			Second Lien on Residence 18001 Collins Ave, Unit 1610 Sunnyisle Beach, Florida VALUE \$245,000.00				56,960.00	0.00
ACCOUNT NO. 6123 Wells Fargo Home Mor 4680 Hallmark Parkway X0701-01K San Bernardino, CA 92407			First Lien on Residence 333 Hubbard St Unit 2k, Chicago, IL 60610 VALUE \$306,000.00				315,000.00	9,000.00

continuation sheets attached

0

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 665,012.00	\$ 41,677.00
\$ 665,012.00	\$ 41,677.00

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 15 of 42

Official Form 6E (04/07)

adjustment.

In re	Alexander Shakhnis	Case No.	
	Debtor		(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pintment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation coness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or sehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 16 of 42

Official Form 6E (04/07) - Cont.

In re	Alexander Shakhnis		Case No.	
	Aloxandor Onakiiiio	Debtor		(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 17 of 42

		_			
Uti	امنمنن	Form	CE	/ A N	INC.
CHI	10:12		DE.		/Uni

In re	Alexander Shakhnis	Case No.	
	Dobtor		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no c	rcui	1013	noiding unsecured nonpriority claims to report	011	.1115	JUITU	adie i .
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							1,000.00
Jason A. Pollack, 1792 Bell Tower Lane; Weston, FL 33326			attorney				
ACCOUNT NO.							2,026.00
Ambriz Landscaping, 28955 N. Lemon Rd; Mundelein, IL 60060.			lawn service				,
ACCOUNT NO. 400344701150			9/1/2009				25,093.00
Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075			Credit Card				
ACCOUNT NO. 400344264412			10/1/2009				16,375.00
Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075			Credit Card				
ACCOUNT NO. 518863091000			9/1/2009				29,483.00
Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801			Credit Card				

1 Continuation sheets attached

Subtotal > \$ 73,977.00

Total > \$

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 18 of 42

Official Form 6F (10/06) - Co

In re	Alexander Shakhnis	Case No.
	Dahtar	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 444400012853			9/1/2009				957.00
Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801			Credit Card				
ACCOUNT NO. 546616002471			10/1/2009				8,903.00
Citibank Sd, Na P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500			Credit Card				
ACCOUNT NO. 49991383677			10/1/2009				443.00
Hsbc Neiman Marcus PO Box 15221 Wilmington, DE 19850			Charge				
ACCOUNT NO.							75.00
Scotts LawnService, PO BOX 388 Marysville, OH 43040.			lawn service				
ACCOUNT NO. 549113031442			10/1/2009				17,548.00
Universal/citibank S 8787 Baypines Jacksonville, FL 32201			Credit Card				

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 27,926.00

Total > \$ 101,903.00

nedule F.)

O. Allan Fridman 6274954 O. Allan Fridman 555 Skokie Blvd. Suite 500 Northbrook, IL 60062

847-412-0788 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re:

Debtor: Alexander Shakhnis Social Security Number: 0743 Case No:

Chapter 7

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Jason A. Pollack, 1792 Bell Tower Lane; Weston, FL 33326	Unsecured Claims	\$ 1,000.00
2.	Ambriz Landscaping, 28955 N. Lemon Rd; Mundelein, IL 60060.	Unsecured Claims	\$ 2,026.00
3.	Aurora Loan Services 601 5Th Avenue Scottsbluff, NE 69361-3541	Secured Claims	\$ 275,250.00
4.	Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075	Unsecured Claims	\$ 25,093.00
5.	Capital One Bank Usa PO Box 85015 Richmond, VA 23285-5075	Unsecured Claims	\$ 16,375.00

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 20 of 42

In re:	Alexander Shakhnis	Case No	o
6.	Chase 2000 Marcus Avenue New Hyde Park, NY 11042	Secured Claims	\$ 17,802.00
7.	Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801	Unsecured Claims	\$ 29,483.00
8.	Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801	Unsecured Claims	\$ 957.00
9.	Citibank Sd, Na P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500	Unsecured Claims	\$ 8,903.00
10.	Hsbc Neiman Marcus PO Box 15221 Wilmington, DE 19850	Unsecured Claims	\$ 443.00
11.	National City Bank- 1 Cascade Plaza Akron, OH 44305	Secured Claims	\$ 56,960.00
12.	Scotts LawnService, PO BOX 388 Marysville, OH 43040.	Unsecured Claims	\$ 75.00
13.	Universal/citibank S 8787 Baypines Jacksonville, FL 32201	Unsecured Claims	\$ 17,548.00
14.	Wells Fargo Home Mor 4680 Hallmark Parkway X0701-01K San Bernardino, CA 92407	Secured Claims	\$ 315,000.00

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 21 of 42

n re: Alexander Shakhnis	Case No
--------------------------	---------

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, Alexander Shakhnis, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: s/ Alexander Shakhnis

Alexander Shakhnis

Dated: 11/4/2009

	Case 09-42012	DOC T	Llien TT/02/08	Entered 11/05/09 25.45.57	Desc Mail
			Document	Page 22 of 42	
Form B6G				. a.g. == 0=	
10/05)					

(10/05)

In re:	Alexander Shakhnis	Case No.	
	Debtor		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

	Case 09-42072	Doc 1	Filed 11/05/09 Document	Entered 11/05/09 23:43:57 Page 23 of 42	Desc Main
Form B6H					
(10/05)					
In re: Alex	ander Shakhnis			Case No.	(If known)
			Debtor		(ir known)
		SC	HEDULE H	- CODEBTORS	
⊡ ∕ Cł	heck this box if debtor has i	no codebtors.			
_					
	NAME AND ADDRES	SS OF CODE	BTOR	NAME AND ADDRESS C	F CREDITOR

Entered 11/05/09 23:43:57 Desc Main Case 09-42072 Doc 1 Filed 11/05/09 Page 24 of 42 Document Official Form 6I (10/06)

In re	e Alexander Shakhnis		Case No.	Case No.		
	Debto	r ,		(If known)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

			-		
Debtor's Marital Status: married	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: married	AGE(S):				
	RELATIONSHIP(S):			AGL	(S). 3
	Daughter				7
Employment:	DEBTOR		SPOUSE		
Occupation Softw	vare Developer	Psycholo	naist		
/= .	ster Inc.	1 Sychion	7 9 131		
How long employed 10		8			
Address of Employer					
INCOME: (Estimate of average or page of case filed)	projected monthly income at time		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	d commissions	•	7 625 46	Φ.	0.00
(Prorate if not paid monthly.)		\$	7,635.46	\$_	0.00
Estimate monthly overtime		\$	0.00	Φ_	0.00
3. SUBTOTAL	_	\$	7,635.46	\$_	0.00
4. LESS PAYROLL DEDUCTIONS		•	4 E00 24	•	0.00
a. Payroll taxes and social se	curity	\$ \$	1,500.34 165.68	\$ _ \$	0.00 0.00
b. Insurancec. Union dues		\$	0.00	\$_	0.00
d. Other (Specify) den	tal	\$	22.56	\$_	0.00
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	1,688.58	\$	0.00
6. TOTAL NET MONTHLY TAKE I		\$ ====	5,946.88	\$	0.00
7. Regular income from operation o	f business or profession or farm	_ +	·	<u> </u>	
(Attach detailed statement)	·	\$	0.00	\$_	5,050.00
8. Income from real property		\$	2,200.00	\$_	0.00
9. Interest and dividends		\$	0.00	\$_	0.00
37	ort payments payable to the debtor for the	Φ.	0.00	Φ.	0.00
debtor's use or that of depend 11. Social security or other government		\$	0.00	\$_	0.00
(Specify)	ient assistance	\$	0.00	\$_	0.00
12. Pension or retirement income		\$	0.00	\$_	0.00
13. Other monthly income					
(Specify)		\$	0.00	\$ _	0.00
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	2,200.00	\$_	5,050.00
15. AVERAGE MONTHLY INCOM	1E (Add amounts shown on lines 6 and 14)	\$	8,146.88	\$	5,050.00
16. COMBINED AVERAGE MONT from line 15; if there is only one det	FHLY INCOME: (Combine column totals of the repeat total reported on line 15)		\$ 13,19	6.88	
					s and, if applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 25 of 42

Official Form 6J (10/06)

^{In re} Alexander Shakhnis		Case No.	
	Debtor		(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	or's family. Pro rate	any payments
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a se expenditures labeled "Spouse."	parate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,750.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	60.00
c. Telephone	\$	169.00
d. Other cell phone	\$	115.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$ <u> </u>	50.00
7. Medical and dental expenses	\$ <u> </u>	80.00
Transportation (not including car payments)	\$ <u> </u>	180.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u> </u>	0.00
10. Charitable contributions11. Insurance (not deducted from wages or included in home mortgage payments)	\$	0.00
a. Homeowner's or renter's	\$	145.00
b. Life	\$ 	0.00
c. Health	\$ <u> </u>	0.00
d. Auto	\$ <u> </u>	146.00
e. Other	<u> </u>	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	_	
(Specify) property	\$	1,016.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		1,010.00
a. Auto	\$	619.00
b. Other chase Saab	\$	448.00
Second Mortgage on LarKspur	\$	1,407.00
Union Sqaure Condo	\$	587.00
Wells Fargo	\$	1,960.00
14. Alimony, maintenance, and support paid to others	\$ <u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$ <u> </u>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u></u>	2,623.40
17. Oth <u>er</u>	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	13,155.40
Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	e filing of this docu	13,196.88
b. Average monthly expenses from Line 18 above	\$	13,155.40
c. Monthly net income (a. minus b.)	\$	41.48

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 26 of 42

Official Form 6 - Statistical Summary (10/06) Form 6-Summ2 (Official Form) - (10/06)

2006 USBC, Central District of California

United States Bankruptcy Court

Official Form 6 - Statistical Summary (10/06)	UNITED STATES BANKRUPTCY COURT – NORTHERN DISTRICT OF ILLINOI			OF ILLINOIS
In re			Case No.	
	Debtors		Chapter	
	UNITED STATES BANKRU	JPTCY C	OURT	
In re	Ε	eDebr(s).	CHAPTER: CASE NO.:	
Debtor(s):			Case No.: (If known) Chapter:	
			<u>l .</u>	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159) AMENDED - STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

2006 USBC, Central District of California

United States Bankruptcy Court

Official Form 6 - Statistical Summary (10/06) UNITED STATES	BANKRUPTCY COL	JRT – NORTHERN DISTRICT	OF ILLINOIS
In re		Case No.	
Debtors	,	Chapter	
UNITED STATES	BANKRUPTCY (COURT	
In re	Delbetir(cr).	CHAPTER: CASE NO.:	
Debtor(s):		Case No.: (If known) Chapter:	
State the following:			
Average Income (from Schedule I, Line 16)	\$		
Average Expenses (from Schedule J, Line 18)	\$		
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$		

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 28 of 42

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re: Alexander Shakhnis Case No.

Chapter 7

	BUSINESS INCOME AND	EXPI	ENSES			
	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY IN	NCLUDE in	formation dir	ectly related to	the business	
operation	.)					
PART A	- GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:					
1.	Gross Income For 12 Months Prior to Filing:		\$			
PART B	- ESTIMATED AVERAGE FUTURE <u>GROSS</u> MONTHLY INCOME:					
2.	Gross Monthly Income:				\$	0.00
PART C	- ESTIMATED FUTURE MONTHLY EXPENSES:					
3.	Net Employee Payroll (Other Than Debtor)		\$	0.00		
4.	Payroll Taxes			0.00		
5.	Unemployment Taxes			0.00		
6.	Worker's Compensation			0.00		
7.	Other Taxes			0.00		
8.	Inventory Purchases (Including raw materials)			0.00		
9.	Purchase of Feed/Fertilizer/Seed/Spray			0.00		
10.	Rent (Other than debtor's principal residence)			0.00		
11.	Utilities			0.00		
12.	Office Expenses and Supplies			0.00		
13.	Repairs and Maintenance			0.00		
14.	Vehicle Expenses			0.00		
15.	Travel and Entertainment			0.00		
16.	Equipment Rental and Leases			0.00		
	Legal/Accounting/Other Professional Fees			0.00		
18.	Insurance			0.00		
19.	Employee Benefits (e.g., pension, medical, etc.)			0.00		
20.	Payments to Be Made Directly By Debtor to Secured Creditors For					
	Pre-Petition Business Debts (Specify):					
	None					
21.	Other (Specify):					
	None					
22.	Total Monthly Expenses (Add items 3 - 21)				\$	0.00
PART D	- ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:					
23.	AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)				\$	0.00

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 29 of 42

Official Form 6 - Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

n re Alexander Shakhnis	Case No.
Debtor	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1,153,000.00		
B - Personal Property	YES	3	\$ 19,195.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 665,012.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 101,903.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 13,196.88
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 13,155.40
тот	AL	15	\$ 1,172,195.00	\$ 766,915.00	

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 30 of 42

Official Form 6 - Declaration (10/06)

In re	Alexander Shakhnis	Case No.	
	Debtor		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <u>17</u> sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date:	11/4/2009	Signature: s/ Alexander Shakhnis		
		Alexander Shakhnis		
		Debtor		
		[If joint case, both spouses must sign]		

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 31 of 42

Official Form 7 (04/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Debtor Debtor	(If known)
	STATEMENT OF FIN	ANCIAL AFFAIRS
1. Income from e	employment or operation of busine	ess
the debtor's business, beginning of this caler two years immediatel the basis of a fiscal ra of the debtor's fiscal y under chapter 12 or ch	including part-time activities either as an endar year to the date this case was commely preceding this calendar year. (A debtor to the than a calendar year may report fiscal year.) If a joint petition is filed, state income	employment, trade, or profession, or from operation of employee or in independent trade or business, from the enced. State also the gross amounts received during that maintains, or has maintained, financial records on I year income. Identify the beginning and ending dates for each spouse separately. (Married debtors filing ses whether or not a joint petition is filed, unless the
AMOUNT	SOURCE	FISCAL YEAR PERIOD
102,338.00	Hollister Inc.	2007
100,768.00	2008 Hollister Inc.	2008
2. Income other	than from employment or operation	
State the amount of in profession, or operation commencement of this spouse separately. (Market in the spouse separately).	ncome received by the debtor other than from of the debtor's business during the two is case. Give particulars. If a joint petition farried debtors filing under chapter 12 or cornot a joint petition is filed, unless the specific process.	years immediately preceding the is filed, state income for each hapter 13 must state income for
State the amount of in profession, or operation commencement of this spouse separately. (No each spouse whether or the spouse whethe	on of the debtor's business during the two ys case. Give particulars. If a joint petition Married debtors filing under chapter 12 or c	years immediately preceding the is filed, state income for each hapter 13 must state income for
State the amount of in profession, or operation commencement of this spouse separately. (Meach spouse whether opetition is not filed.)	on of the debtor's business during the two s case. Give particulars. If a joint petition Married debtors filing under chapter 12 or c or not a joint petition is filed, unless the sp	years immediately preceding the is filed, state income for each hapter 13 must state income for ouses are separated and a joint

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT

NAME AND ADDRESS OF CREDITOR PAYMENTS PAID STILL OWING

None

 $\mathbf{\Lambda}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR VALUE OF PAYMENTS/ **TRANSFERS TRANSFERS**

None

 $\mathbf{\Delta}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

AMOUNT

STILL

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

Aurora Loan Service v. **Shakhnis**

Forclusre

Circuirt COurt of Dade County

Pednina

Cenlar v. Shakhnis

Forclosure on residence

Circuit Court of the 19th Judicial Pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint

petition is not filed.)

None

 $\mathbf{\Lambda}$

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None

 \checkmark

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION

NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF

OF CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

6. Assignments and receiverships

None

 $\sqrt{}$

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

NAME AND ADDRESS DATE OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\mathbf{\Delta}$

NAME AND ADDRESS

OF COURT

DATE OF

CASE TITLE & NUMBER

ORDER

DESCRIPTION

AND VALUE OF

PROPERTY

7. Gifts

OF CUSTODIAN

NAME AND ADDRESS

None

 $\mathbf{\Lambda}$

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSRELATIONSHIPDESCRIPTIONOF PERSONTO DEBTOR,DATEAND VALUE OFOR ORGANIZATIONIF ANYOF GIFTGIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR
OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY 1500

O. Allan Fridman 555 Skokie Blvd. Suite 500 Northbrook, IL 60062

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

TRANSFERRED

AND VALUE RECEIVED

Yadviga Bortnik 5019 Mulford Skokie, IL 60077 Mother in Law

10/21/2008

Quit claimed 333 Hubbard St.. Unit 2k, Chicago, IL 60610, based upon erroneous advise , Property returned back to the Debtor and is listed in Schedule D.

DESCRIBE PROPERTY

None

Ø

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S
INTEREST IN PROPERTY

11. Closed financial accounts

None

 \mathbf{Q}

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSDESCRIPTIONDATE OF TRANSFEROF BANK OROF THOSE WITH ACCESSOFOR SURRENDER,OTHER DEPOSITORYTO BOX OR DEPOSITORYCONTENTSIF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER

OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

Ø

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

 $\mathbf{\Lambda}$

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOC. SEC. NO./
NAME
COMPLETE EIN OR ADDRESS
OTHER TAXPAYER
I.D. NO.

LAST FOUR DIGITS
OF SOC. SEC. NO./
ADDRESS
NATURE OF BUSINESS
BEGINNING AND ENDING
DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

* * * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	11/4/2009	Signature	s/ Alexander Shakhnis		
		of Debtor	Alovandor Shakhnic		

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 38 of 42

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Alexander Shakhnis			Case	No.	
		Debtor		Chap	oter	7
	DISC	LOSURE O	FOR DEB	SATION OF ATTOR TOR	NEY	•
an pa	ursuant to 11 U.S.C. § 329(a) and that compensation paid to me waid to me, for services rendered or onnection with the bankruptcy case.	vithin one year befor to be rendered on b	e the filing of the petition	· · · · · ·	debtoi	r(s)
	For legal services, I have agree	d to accept			\$	i
	Prior to the filing of this stateme	nt I have received			\$	
	Balance Due				\$	i
2. Th	he source of compensation paid to	me was:				
	□ Debtor		Other (specify)			
3. Th	he source of compensation to be p	paid to me is:				
	☐ Debtor		Other (specify)			
4. I	☐ I have not agreed to share the of my law firm.	e above-disclosed o	compensation with any c	other person unless they are memb	ers and	d associates
I				or persons who are not members of the people sharing in the compe		
	return for the above-disclosed fee ncluding:	e, I have agreed to re	ender legal service for a	Il aspects of the bankruptcy case,		
a)	 Analysis of the debtor's finan a petition in bankruptcy; 	cial situation, and re	endering advice to the de	ebtor in determining whether to file		
b)) Preparation and filing of any	petition, schedules,	statement of affairs, and	d plan which may be required;		
c)) Representation of the debtor	at the meeting of cr	editors and confirmation	n hearing, and any adjourned heari	ngs the	ereof;
d)) Representation of the debtor	in adversary proceed	edings and other contes	ted bankruptcy matters;		
e)) [Other provisions as needed]	l				
6. By	By agreement with the debtor(s) the	e above disclosed fe	e does not include the f	ollowing services:		
			CERTIFICATI	ON		
	certify that the foregoing is a com resentation of the debtor(s) in this	•	, ,	ement for payment to me for		
Date	ted: 11/4/2009	<u> </u>				
			/s/ O. Allan I			
			O. Allan Frid	lman, Bar No. 6274954		
			O. Allan Frid	lman		

Attorney for Debtor(s)

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 39 of 42

Form 8 (10/05)

Signature of Debtor

Date

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	: Alexander Shakhnis				Case No.	
		Debtor	,		Chapter 7	
	CHAPTER 7	' INDIVIDUAL DE	BTOR'S	STATEMI	ENT OF INTE	NTION
_ I	have filed a schedule of assets	and liabilities which includes de	ebts secured by pr	operty of the esta	ate.	
	have filed a schedule of execute	ory contracts and unexpired leas	ses which includes	s personal proper	rty subject to an unexpired	d lease.
<u> </u>	intend to do the following with re	espect to the property of the est	ate which secures	those debts or is	s subject to a lease:	
Desci Prope	ription of Secured erty	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1	18001 Collins Ave, Unit 1610 Sunnyisle Beach, Florida	Aurora Loan Services	Х			
	2007 Sabb 93 33,000 niles	Chase				X
1	18001 Collins Ave, Unit 1610 Sunnyisle Beach, Florida	National City Bank-	Х			
	333 Hubbard St Unit 2k, Chicago, IL 60610	Wells Fargo Home Mor	Х			
Descri Proper	iption of Leased rty	Lessor's Name	Lease will be assumed pursu to 11 U.S.C. § 362(h)(1)(A)	ant		
	None					
o/ Alo		1/4/2009	l	I		
	nder Shakhnis	114/2003				

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 40 of 42

Form B1, Exhibit C (9/01)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

In re: Alexander Shakhnis	Case No.:	
	Chapter:	7
Debtor(s)		
Exl	nibit "C" to Voluntary Petition	
the debtor that, to the best of the debtor's	real or personal property owned by or in possession of knowledge, poses or is alleged to pose a threat of ic health or safety (attach additional sheets if necessary):	
question 1, describe the nature and locatio	real property or item of personal property identified in nof the dangerous condition, whether environmental se a threat of imminent and identifiable harm to the neets if necessary):	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 09-42072 Doc 1 Filed 11/05/09 Entered 11/05/09 23:43:57 Desc Main Document Page 42 of 42

B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

O. Allan Fridman	/s/ O. Allan Fridman	11/4/2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
O. Allan Fridman 555 Skokie Blvd. Suite 500 Northbrook, IL 60062		
847-412-0788		
	Certificate of the Debtor	
I, the debtor, affirm that I have received and read	this notice.	
Alexander Shakhnis	Xs/ Alexander Shakhnis	11/4/2009
Printed Name of Debtor	Alexander Shakhnis	
Case No. (if known)	Signature of Debtor	Date